DOCUMENT RESUME

ED 131 183 CE 007 193

AUTHOR Carson, James E.; Sparks, Peggy F.
TITLE Helpful Hints in Teaching Adult Basic Education for the Mid-Alabama Adult and Vocational Education Demonstration and Training Center.
INSTITUTION Tuskegee Inst., Ala. Human Resources Development Center.
PUB DATE [74]
NOTE 77p.; For a related document see CE 008 436

EDRS PRICE MF-$0.83 HC-$4.67 Plus Postage.
DESCRIPTORS *Adult Basic Education; Adult Counseling; *Classroom Techniques; Daily Living Skills; Teaching Guides; Teaching Methods; *Teaching Techniques
IDENTIFIERS Alabama

ABSTRACT

Designed for use with "A Curriculum Guide for the Mid-Alabama Adult and Vocational Education Demonstration Center," this booklet contains material intended for graduate students and administrators who are engaged in the preparation, teaching, and/or who are conducting research in Adult Basic Education. The document is divided into three sections. Section 1 topics are Methods of Teaching Adults, That First Crucial Class Meeting, The Teacher-Student Conference, and Testing in Adult Basic Education. Section 2 presents helpful hints for specific parts of the curriculum: Reading Level I, Language Arts Skills Level I, Arithmetic Level I, Reading Level II, Language Arts Skills Level II, Mathematics Level II, Reading Level III, Language Arts Skills Level III, and Mathematics for the Adult Level III. Section 3 suggestions are keyed to curriculum units for all three levels on these topics: Social Living, Science and Life, Employment, The Needs of Everyday Living, and Tips for the Consumer. A subject index is included. (WL)

****
* Documents acquired by ERIC include many informal unpublished *
* materials not available from other sources. ERIC makes every effort *
* to obtain the best copy available. Nevertheless, items of marginal *
* reproducibility are often encountered and this affects the quality *
* of the microfiche and hardcopy reproductions ERIC makes available *
* via the ERIC Document Reproduction Service (EDRS). EDRS is not *
* responsible for the quality of the original document. Reproductions *
* supplied by EDRS are the best that can be made from the original. *
****

ED131183

U S DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL NATIONAL INSTITUTE OF EDUCATION POSITION OR POLICY

HELPFUL HINTS IN TEACHING ADULT BASIC EDUCATION

for

THE MID-ALABAMA ADULT AND VOCATIONAL EDUCATION DEMONSTRATION AND TRAINING CENTER

Prepared by

James E. Carson

and

Peggy F. Sparks

Dr. James E. Carson

Associate Project Director
1973 - 74

TUSKEGEE INSTITUTE

Tuskegee Institute, Alabama

CE 007 193

CE 007 198

TABLE OF CONTENTS

Introduction ---------- 1

Purpose ---------- 2

Section I ---------- 3

Methods of Teaching Adults ---------- 4

That First Crucial Class Meeting ---------- 7

The Teacher-Student Conference ---------- 12

Testing in Adult Basic Education ---------- 16

Section II ---------- 18

Reading Level I ---------- 19

Language Arts Skills Level I ---------- 23

Arithmetic Level I ---------- 26

Reading Level II ---------- 29

Language Arts Skills Level II ---------- 32

Mathematics Level II ---------- 35

Reading Level III ---------- 37

Language Arts Skills Level III ---------- 39

Mathematics for the Adult Level III ---------- 40

Section III ---------- 42

Social Living ---------- 43

Science and Life ---------- 49

Employment ---------- 54

The Needs of Everyday Living ---------- 58

Tips for the Consumer ---------- 68

Subject Index ---------- 72

INTRODUCTION

Teachers of adults often find it difficult to know where to begin with ABE students in terms of organized classroom activities. This book is written for those who have a concern for the accountability or commitment to the abolishment of functional illiteracy in this society.

The book will also serve as a valuable reference to graduate students and administrators who are engaged in the preparation of teaching materials or who are conducting research in Adult Basic Education.

Beginning teachers in Adult Basic Education often times are unable to select from the many resources which they are already aware of but lack the necessary skills in deploying these resources to make learning meaningful for the ABE participant.

This book is by no means a "panacea" for teachers of Adult Basic Education but rather some added ammunition for the ABE Magazine.

PURPOSE OF THIS BOOK

The main purpose of this book is to provide an effective mechanism by which ABE teachers can initiate learning experiences for ABE participants in classroom settings.

The use of this book will reduce the time normally taken for ABE teachers to gain confidence and provide learning experiences.

With this handy volume at your disposal you need never worry again about making simple mistakes in trying to get your class off on the "right foot."

This volume is used in conjunction with the revised edition of the ABE Curriculum Guide, 1973 by Carson, J.E., and Sparks, P.F.

As you use this volume you will add sparkle and interest to the teaching, learning situation.

SECTION I

METHODS OF TEACHING ADULTS

There are many methods and techniques of instruction which a teacher of adults can use. Because there are so many, no specific one will be pointed out but rather, several suggestions given. Each teacher should realize that a method that has worked for someone else may or may not be applicable in his situation and be flexible enough to change as the situation changes. Choose those methods that hold the greatest promise of meeting the needs of your students. Here are five of the more common methods you might use:

1. The Lecture

   Since most people are familiar with this method, only the good points and limitations will be pointed out.

   Good Points

   It is a quick way to cover a lot of ground. It can save a lot of time, especially if the one who is talking knows the important points which will help others dig into the subject easily.

   Limitations

   It is a one-way process, effective only if material is carefully organized, the language of the student is used, speech is clear, slow and time is allowed for questions with a summary at the end of the lecture.

   An important thing to remember when using the lecture is (a) introduction, tell them what you are going to tell them; (b) body: Tell

them, (c) Summary: Tell them what you have told them.

2. The Discussion

Not many students are trained to participate in discussion, hence the teacher should use the discussion method only as students grow in ability to use it. An important limitation of the discussion method is that it can't be used to teach skills, although it can be used to understand the skill. Discussion can probably be best used with other methods to add variety.

As a classroom method, discussion is most helpful to:

A. Clarify ideas
B. Reconstruct ideas based on group experiences and knowledge
C. Serve the interest of the group
D. Encourage individual participation
E. Reach group decisions
F. Influence personal values

3. The Demonstration

The presentation should be carefully planned. If possible, students should take part in, or even better, give the demonstration. This method helps the student visualize a process which may be a difficulty to understand completely by description alone. This method is particularly effective when students have the opportunity to perform the operation under the observation of the teacher so that certain adjustments might be made if they are needed.

Always show the simplest and easiest method of

doing the job. Explain each new term so that the student can see what is being done and how it is being done.

4. The Problem

This may be described as any situation which presents difficulty that the student has to meet. It may take the form of a question to be answered, a decision to be made, a choice among different ways to perform an act, a solution to be found or a relationship to be determined. The problem should be real and be really effective. It should be initiated by the learner.

Keep in mind the basic steps to be followed in problem solving:

A. Recognizing and defining the problem
B. Gathering and analyzing data
C. Forming and testing a solution
C. Measuring its success or failure

5. The Visual Aid

Visual aids are excellent means of imparting information. They save time and make teaching more uniformed. Visual aids should be previewed and used at the ideal time. In the selection of visual aids, there are many factors that influence the specific choice. They should apply to the lesson, meet the time allotment, involve student participation, demand attention and be accurate.

These are a few suggested methods and by no means for a teacher to follow always. It is hoped that these methods will give the teacher a basis for starting and lead to others that the teacher might create to fit his particular and sometimes unique situation.

THAT FIRST CRUCIAL CLASS MEETING

Experienced teachers have told us that the most important thing to remember is that the teacher - new or old - should not attempt to be the focal point of that opening night event. The students, from the very beginning, should know that there will be a cooperative rather than a "leader-and-led" relationship between the teacher and themselves. Therfore your role - even during this first session - is to involve students in the action. This has two advantages: it immediately establishes the learning climate of the classroom, and it provides you with opportunities to assess your students - how they respond to you; which of them enter the activities enthusiastically and which hold back, and what they hope to get out of the course. Friendliness and informality should be the keynote as you give students opportunities to move freely about the room as adults rather than sit in stiff rows in front of the teacher. Here are techniques and approaches some teachers used to make their first class session so pleasant and rewarding that the students are eager to come back for the second class session... and the third... and the fourth.

Some "Getting to Know You" Techniques

The first time a new group meets, the students may tend to act stiff and reserved until steps are taken to break the ice. The teacher, in this situation, is like a good host at a party. It is up to him to introduce people and give them opportunities to get acquainted. And it is important, if the group is to learn together, that its members feel friendly and comfortable together.

-- One teacher found that by simply asking the students to rearrange the seats in a circle, the confusion and good-natured jostling around changed into an informal and friendly atmosphere.

-- Another teacher reports that as the students arrive she greets them at the door, introduces herself, and writes the name of each student on a card. Later the cards are shuffled and distributed in pairs. The adults in each two-some interview each other. After the interview the teacher reports briefly about herself. Her announcement qualifications are kept to a minimum; self-glorification is not the purpose. She simply tells something about her family, her hobbies, and other interests. Then, each student introduces his "buddy" telling what he has learned about him during the interview - his family, where he lives, things he likes to do. This free exchange of information, with its informality and friendliness, helps put students at ease and establishes a warm atmosphere in the classroom. Most people find it easier to tell about persons other than themselves.

-- After these ice-breaking interviews, the teacher proceeds to an actual learning activity, so students will feel that when the class has ended they have accomplished something, moved a step toward their learning goals. Time is allowed for the students to be divided into buzz groups in which the topic of discussion is, "What I would most like to be able to do as a result of this course." A general discussion of goals follows.

-- Another teacher builds student confidence by admitting her own lack of infallibility. She

introduces each student by name, saying, "This is something I must learn, to pronounce each name correctly. If I don't do it correctly, will you help me?"

A first session of a mathematics class can include a practical approach to a particular process. One teacher asked the members of the group to suggest some problems they had recently come up against in math. Learning to "solve" a few of these problems constituted the first session.

-- To ease student fears, one teacher assures them during the first class session that he will never call upon specific individuals for answers to questions... that he will simply pose a question and wait for any student to volunteer an answer. Thus they know that they will not be "put on the spot" in front of the group.

Teaching A Lesson At The Opening Session

The first lesson should be eminently practical. It should provide the students with a new skill or a new piece of usable knowledge. To them, this first experience of actual learning indicates what your entire course will be like. If, during the first session, they feel they have learned something they can use, they will come back for more. It does not have to be a long, elaborate lesson, but the learning experience should have immediate usefulness.

The use of a language-experience theme is an excellent way to start the learning process in an adult basic education class. The group discusses a topic such as "Why we came to class," or "Plans for next class," or any other topic of common

interest to the group. As the students make statements on this topic, they are written on the chalk board by the teacher or student. Later, the material from the chalk board is copied, duplicated and distributed to the class. This theme can be used for later work.

Some teachers have found that lessons in handwriting can easily be developed during the first session. Students at the lower levels quickly learn that letters are formed from straight lines, circles, and curves. The overhead projector is used very effectively in teaching this skill. Students enjoy a real feeling of achievement as they write their own names.

End of the First Class Session

At the end of the first class session, the students are reminded of the date and time of the next class and are invited to bring a friend. The class ends with a general discussion of what the group may expect to do, and what skills they will learn during the next session. The teacher points out that films and tapes will be used, field trips will be made, and students ideas and criticism encouraged. A general discussion of possible field trips, guest speakers, and learning activities can be conducted to show students that their ideas are wanted and, if good, will be used. Rules about smoking, use of the school library, parking, whether textbooks and other reading materials may be taken home, should be stated and the reasons for them discussed during this class session.

Take A Look At Yourself

One of your most important jobs following that first class session is self-appraisal. How relaxed and secure did you feel? Did any particular students irritate you? Did you feel ill at ease during a group session when you had to give up the traditional role of the teacher standing in front of the class? Did you have a tendency to talk too much, to take over the session and turn students into listeners rather than actors? If you asked questions and people didn't respond, what responsibility did you have in that?

The sooner you turn a critical eye on your own attitudes and techniques, the sooner you can take steps to correct them. After the first three or four sessions, you may want to ask the students themselves to give a critique of the course to date, and how they feel you are teaching it.

THE TEACHER-STUDENT CONFERENCE

Since the teacher is a key person in helping the adult students achieve their goals, most teachers find themselves, from time to time, a partner in informal conferences with their students.

Every member of your class should have an opportunity to discuss the reasons he enrolled, what he expects to get out of the class, and to set and achieve new goals as he progresses. Some students will come to you with questions... seeking you out for a personal conference. Others - often those who need guidance the most - may be too shy to ask for help. The following clues can tip you off to students who may need, but are shy or fearful of asking for, an informal conference with you:

-- Students who skip class frequently

-- Students who seem disinterested in class activities

-- Students who appear worried, distracted (personal problems may be troubling them)

-- Students who withdraw from the rest of the class, are reluctant to join in group activities

The teacher's unique and central role in guidance arises from the fact that guidance is good teaching. To keep the teaching and guidance processes related, ask yourself several basic questions:

-- Why is each individual student in this classroom?

-- What are his educational, vocational, social, and emotional needs?

-- What will he do with this educational opportunity?

-- What are his past experiences: educationally, occupationally, as a family member, and in community activities?

-- What can this class do to meet his needs?

-- How can the curriculum be adapted to his needs?

Teachers who are particularly successful in informal personal conferences with their students use the attitudes and approaches described below:

THE TEACHER LISTENS

Many individuals are so absorbed with self and so involved in telling, that they have virtually lost - or never learned - the art of listening. As evidence, witness the competition for the floor in any conversational situation. The student seeks out the teacher for an individual conference because he has something to say. He does not want the teacher to do all or most of the talking.

THE TEACHER CLARIFIES

A particularly effective technique is the restatement of what the student has said. Even though nothing new has been added, the student's statement often assumes new meaning when he hears someone else say it.

Rejection can be communicated by the teacher's behavior as well as by his words. It is, therefore, of extreme importance that the teacher be aware of his own facial expression, gestures, movements, and even the clearing of his throat. Such behavior,

if inappropriately timed, can say to the student just as clearly as words: "I do not accept you and am not genuinely interested in you." The counselor must also be aware of nonverbal clues given him by the student. For example, trembling, fidgeting, twitching, and rigidity are tip-offs to emotional tension and high feelings.

THE TEACHER USES EASY-TO-UNDERSTAND LANGUAGE

It is all too easy to intimidate and alienate students by using language which is "over their heads." Use of big words may have two unfortunate results; 1) the student feels stupid because he doesn't understand; 2) the teacher does not know that he is not understood, because the student is ashamed to tell him so.

THE TEACHER KNOWS HOW TO ASK QUESTIONS

Ask only one question at a time, not two or three in the same breath. Use straight-forward questions. Trick questions may be amusing, but they can stop a conference. Avoid asking questions in which the answer is suggested: "Wouldn't learning more about local history be an interesting hobby?" Yes, for someone, but maybe not for that particular student. Remember, too, that silence can be just as effective as questions in drawing out a student... if the teacher has the ability to feel relaxed and comfortable during a silence.

THE TEACHER DOESN'T TELL WHAT HE HEARS

The quickest and most effective way to destroy a good student-teacher conference is for the teacher to reveal information that was given in confidence.

Many bits of information make interesting small talk and gossip. But the teacher is ill advised to repeat confidences because the spoken word - like the proverbial penny - usually returns to its owner and it can never be recalled.

TESTING IN ADULT BASIC EDUCATION

The teacher needs some means of assessing the academic skill levels and interests of ABE participants. In order to diagnose student needs and to design a meaningful curriculum, the teacher needs information about student needs and interests, academic skill levels, personal problems, job aspirations, etc.

Testing should be done when the student is ready to be tested and this depends significantly on how quickly a comfortable relationship develops between the teaching staff and each student. Therefore, since all students will not be ready at the same time, the staff will be basically responsible for deciding when the student should be tested.

In Adult Basic Education students should be carefully prepared for the initial testing and care should be taken to insure that the testing activities and procedures are not interpreted negatively by the students. In order to accomplish this, the following procedures are recommended.

1. Carefully explain the purposes of the test. Careful explanation of the reasons for testing will help students become more relaxed and willing to participate in the initial testing activity. The teacher should stress the importance of testing from the standpoint of its helping enable him to be a better teacher, thus focusing the reasons for testing upon him (the teacher) and not on the student.

2. Create a relaxed, informal atmosphere for the testing situation. All methods to reduce tensions should be utilized in order to make

the student comfortable, at ease, and more receptive to the required task. In addition, every effort should be made to allow the student to take the test individually if he is uncomfortable in the group situation.

3. Use test results in an overall counseling process. Results should be used in counseling with the students to the end that the student becomes more realistic in his assessment of where he is in relation to where he would like to be.

4. Be aware of problems occurring from cross-cultural testing. Problems arise when individuals from one socio-economic background attempt to communicate with individuals from another socio-economic background. Test administrators should, therefore, guard against interpreting student responses as incorrect when they may in fact be due to cultural differences in pronunciation, spelling, and word meaning.

5. Use tests which are appropriate for adults. Tests should be simple and uncomplicated with easy-to-follow directions. Each series of new items should be illustrated on the test and presented orally. Moreover, tests should be administered without the pressures of time. Finally, tests designed for children should not be used with adults.

SECTION II

READING LEVEL I

I. Word Recognition

Helpful Hints:

A. The chapter in the Instructional Guide on Communicational Skills will be very helpful in teaching beginners to read.

B. Illustrations of letters which are similar such as m, n, and h should be made available.

C. Teachers should keep in mind that ABE students often make errors in recognizing differences between when and then, and between the, them, and then.

D. Prepare a list of words commonly used by adult participants.

E. Each participant should have a list of these words, and if possible, a larger list should be displayed in the classroom.

Phonetics and Structural Analysis

Helpful Hints:

A. Teachers should place special emphasis on rules relating to vowels and consonants. Taking one principle at a time, write on the chalk board several examples of that principle.

II. Developing Locational Skills

Helpful Hints:

A. Explain the divisions of the dictionary.

B. Discuss the telephone directory, emphasizing emergency information and the yellow pages.*

C. The importance of knowing the alphabet should be emphasized when discussing alphabetical order.

* *Examples:*

- *Phone numbers for*
  Police
  Fire Department
  Hospital
  Family Doctor

III. Comprehension

Helpful Hints:

A. Participants should be given short paragraphs and articles for reading.

B. They should be given the opportunity to find the main idea or whatever is desired by the teacher.

C. Participants should be permitted to read and answer specific questions orally.

D. Events in the story should be discussed by the entire group when feasible.

E. Newspaper articles, magazines, social security pamphlets, housing information, recipes are recommended for this exercise.

IV. Developing Skills of Organization

Helpful Hints:

A. Participants may be asked to list their children in order of age, height, and weight.

B. Teachers should prepare a list of words in the participants' sight vocabulary and ask them to arrange the words in alphabetical order by length, height, etc.

C. Teachers should tell short stories and ask participants to summarize the story either orally or written.

V. Practical Use of Reading Skills

Helpful Hints:

A. Various signs may be placed in the classroom so that participants can become aware of simple signs which they come into contact with in everyday life.

B. Participants may play games with the names of their streets and the directions in which one would take in getting there.

C. ABE teachers should provide newspapers to participants so that they can become

aware of the purpose and value of want ads.

D. In as many cases as possible, applications should be provided from those agencies that are charged with helping the disadvantaged, such as Federal, State and local government agencies. Participants should become familiar with these agencies.

E. ABE teachers should explain the necessary procedure for application and qualification for the various agencies.

F. Teachers should provide automobile drivers' manuals for ABE participants and rules in the driver's manual should be incorporated into the lesson when possible.

G. Participants should be shown the importance of reading clothing and food labels. Different types of merchandise and commodity labels should be brought into the classroom for instructional purposes. *

* Example:

- 10% Acetate
- 60% Cotton
- Two Parts Water
- Salt Added
- Unsweetened

LANGUAGE ARTS SKILLS

Level I

I. Developing One's Ability to Speak

Helpful Hints:

A. Participants should be asked to pronounce all the words in their sight ocabulary, placing emphasis on the sounds of vowels.

B. Utilize tape recorders to provide participants with immediate feedback.

C. ABE teachers should set up telephone stations and teach the proper procedure in receiving and making long distance telephone calls.

D. Teachers may have each participant prepare a short speech and present it to the class, or the teacher can present a short speech as a model.

II. Developing the Ability to Write

Helpful Hints:

A. Participants may be drilled in making forms of letters.

B. Models should be provided by the teacher to give some indication as to style, etc.

C. The tracing method should be utilized when teaching participants to make difficult letters.

* Example:

- Watergate Break-in
- Political Dirty Tricks
- Election Sabotage

D. Prepare exercises which present like an unlike words in all capital letters, in manuscript, and in cursive writing. Have students circle or underline like words or write a word exactly as they see it.

E. Provide illustrations of letters which are similar, and teach student likeness and differences in letter forms and in word forms.

F. Materials such as the Eye-Hand Coordination Workbook can be used effectively (individualized instruction) in teaching students to write, especially beginners.

III. Listening

Helpful Hints:

A. ABE participants may be asked to listen to radio or television news casts, and list on paper items of importance as they perceive them to be.*

B. Participants may set up in-class news centers, providing the class with on-the-spot information to analyze.

C. Participants should be asked to point out errors made in specific presentations and to list in sequence the most important ideas: who, what, when, where, and how.

IV. Spelling

Helpful Hints:

A. Participants should be drilled in saying and spelling words in their sight vocabulary.

B. Participants should be taught that if they are uncertain about sounds that letters take in words, they should use the dictionary for correct pronunciation.

C. Special emphasis should be placed on spelling rules, but the instructor must not allow his class to become a memory game.

D. Prepare a daily spelling list from words used in the class session. Provide a few minutes at the end of the class to let students practice spelling these words.

V. Grammar

Helpful Hints:

A. Utilize the teaching packet on "Using Proper Nouns" as a study practice when teaching parts of speech.

B. When dealing with capitalization, instructors should emphasize names, days, months, holidays, cities, states, titles, etc.*

C. When discussing the parts of speech recognition, agreement of subject and verb, and correct usage should be stressed.

D. Students should be drilled in the writing of different kinds of sentences, with special emphasis placed on the simple sentence.

* *Example:*

- *President*
- *Washington*
- *Supreme Court Judge*
- *Christmas*
- *New Years Day*

ARITHMETIC

I. Learning About Numbers

Helpful Hints:

A. Participants may be asked to count the members of their families.

B. ABE participants may be asked to repeat numbers, names in proper sequence, count objects in groups of two's, five's, ten's, etc.

C. Teachers may write on the chalk board different numerals and ask participants to give the names of each.

D. Flash cards may be utilized with the various number symbols.

E. Participants may set up payroll stations and cashier stations when dealing with the exchange of money.

F. Teachers should prepare charts showing the different values of coins.

G. Participants should be drilled in recognizing the different denominations of paper money.

H. Teachers should ask participants to give examples of quantity buying.

I. When dealing with decimals, teachers may use devices such as automobile speedometers and the use of decimal points in dollars and cents.

J. ABE teachers should emphasize that larger units are simply combinations of smaller units. Materials such as rulers, yardsticks, thermometers, real or fictitious money, charts of fractional parts or measures, equivalent fraction charts, and work sheets may be helpful.

K. If at all possible, a large chart showing a simple bar graph may be displayed. Have ABE participants interpret simple bar graphs. Provide them with data by means of a simple bar graph. Ask them to find simple bar graphs in newspapers, magazines, etc., and explain them.*

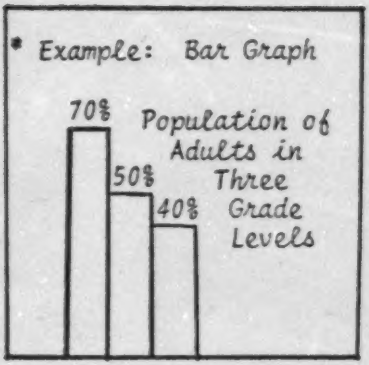
L. Refer to Instructional Guide for examples of actual problems related to everyday living in the Computational Skills section.

M. The Kit on Shopping for Canned Goods can be used to illustrate saving and buying in quantities.

N. The Teaching Packet on Using a Pattern can be very useful in this section when dealing with female students.

O. Utilize the section in the Instructional Guide on measurements as it relates to recipes, buying rugs for the house, making curtains, etc.

* Example: Bar Graph



READING LEVEL II

I. The Physical Aspect of Reading

Helpful Hints:

A. Present to your class the idea, "The more you read, the better you read." Try to create the right climate to stimulate the participants to read more. Do not hesitate to provide participants with materials in which they show interest.

B. Express the fact that there are numerous words in the English language, and no one is expected to know them all.

C. Show participants how many new words they can learn just by adding to their vocabulary.

D. Discuss the importance of not omitting words when reading that are unfamiliar; rather they should endeavor to find the meaning of these words.

Perhaps there is no better aid to understanding new words than that of the dictionary. Discuss the importance of the dictionary in understanding new words.

E. Provide each participant with a small dictionary, and if possible, provide an unabridged dictionary for the class room.

F. Discuss the different guides found in the dictionary: guide words, parts of speech, syllables, etc.

* *Example:*

- *Lunar Landing*
- *High Rise Apartment*
- *Moon Buggie*
- *Deep Six*

G. Provide participants with current articles from newspapers, magazines, etc., which contain words that are unfamiliar; watch carefully for their reaction. Instruct them in the proper procedure of understanding words.*

H. Prepare a list of sentences containing words alien to ABE participants. Ask them to read the sentence and try to derive the meaning of the unknown word.

I. Have a discussion with your class, use several words you know that are not familiar to them. Have them to identify the word, and derive its meaning from the discussion.

J. As an aid to learning new words, introduce your ABE participants to the dynamics of crossword puzzles, a valuable game for learning to use the dictionary.

K. Let students bring to class a piece of reading material of their choice. Allow them to give oral and written interpretations

after reading a particular section of the material. Maintain a positive reaction to students' interpretations.

Fact: Failure is a way of life with most ABE participants. The best way to motivate them to learn is to make sure they experience some success during every class session, even if it is merely rereading correctly an easy sentence they learned in class before.

LANGUAGE ART SKILLS

LEVEL II

I. Extending the Ability to Speak

Helpful Hints:

There isn't any doubt that many of your participants will lack the necessary skills in expressing their thoughts and feelings. Because of this fact, more than likely, they will be very reluctant to participate in classroom discussions and written work. It is the teacher's responsibility to provide the necessary information to sharpen skills, build confidence and motivation so that the participants might overcome their reluctancy. Do not become discouraged. Your ABE participants have a right to be reluctant; after all, were we not reluctant about helping them? It is extremely important that ABE teachers take advantage of what participants already know. Don't rate your ABE participants too low, give them the opportunity to be as creative and individualistic as possible.

A. Ask your ABE participants to discuss the idea, "He who has ears, let him hear." Center your discussion about listening around this idea.

B. Explain to participants the importance of listening - both in class and in any relationship with other people, particularly on the job. Ask students to suggest additional reasons why it is important to know how to listen.

C. Have participants to view their favorite television program, prepare a short outline of the program and present it to the class.

D. Provide participants with a list of words they are likely to see on their job. Drill them in recognizing, spelling, reading, and pronouncing these words.*

E. Arrange tactfully for short talks of experiences, things of interest or local events by students. Provide short periods of time in each class meeting to allow students to relate experiences and share items of interest.

* *Example:*

- *Fire Door*
- *Do Not Enter*
- *High Voltage*
- *Employees Only*
- *Reserved*

F. Encourage students to make announcements and participate in programs at their respective church, community or social organizations.

G. Have students spell on paper from ten to fifteen states per week, until all states have been covered. Beside each state have students give the abbreviation.

H. Have students spell the months of the year and days of the week on paper giving abbreviations of each until they achieve 100% correctness.

MATHEMATICS

LEVEL II

I. Mathematics in Everyday Life

Helpful Hints:

Mathematics is, indeed, a subject that requires a division all its own. However, it is not a subject that has to be taught in a monopolizing manner. As often as possible, teachers should use mathematics as an aid to teaching other sections.

A. Use as many real life situations as possible. When dealing with figures, use examples that your participants will probably see in their everyday encounters.

> * *Example:*
> - *Low Interest Rates*
> - *Discount*
> - *Wholesale*
> - *Retail*

B. If at all possible, teachers should introduce in their reading lessons words frequently used in mathematical problems.*

C. Simple recipes from cookbooks or clipped from the newspaper can be utilized in classroom settings to help participants understand fractions - ½ cup and ¼ teaspoon.

D. Participants can also be given information on nutrition and meal planning in addition to the development of mathematical concepts.

E. The Banking Kit Teaching Packet can be used on an individualized basis to illustrate mathematics for finance. This can also be incorporated into the writing section and filling out forms.

F. The Functional Mathematics section in Computational Skills of the Instructional Guide can be utilized effectively in this section.

G. Group and individual discussions may be used as keys to identify the areas of individual needs of students as related to the computational skills.

READING

LEVEL III

* *Example:*

- *Fictional Stories*
- *History*
- *Newspapers*
- *Magazines (Time; Newsweek, etc.)*

I. Reading for Self-Improvement

Helpful Hints:

When discussing poor reading habits, teachers should emphasize the fact that reading aloud is time-consuming, and often, decreases comprehension.

A. Try to provide materials in which your participants show the greatest interest. At this stage of the game, it does not matter what your participants read, as long as it stimulates their interest and motivates them to read.*

B. Express the fact that comprehension and speed varies with the kind of material being read, and that different reading skills have to be applied to different types of reading.

C. Try to provide reading material from those

vocations to which you might refer your participants.

D. Help your ABE participants realize their reading handicaps, so that they may work on their weak points.

E. ABE teachers should prepare their lesson in such a fashion as to teach reading and the language arts simultaneously.

LANGUAGE ARTS SKILLS

LEVEL III

I. Extending the Ability to Speak

Helpful Hints:

A. Have each participant give a short speech, followed by a class discussion of each speech, pointing out errors and possible improvements.

B. On this level teachers should concentrate on the merging of different sections. All sections should complement each other.

C. Try to decide what various participants would like to learn, and center your lesson plans around those interests.

D. When discussing the section on listening, emphasize the importance of listening on the job and in everyday relationships with other people.

E. ABE teachers may read aloud short articles or paragraphs, instructing participants to listen carefully so they may make written or oral comments on the reading.

F. Participants should be encouraged to write a short letter to a friend or relative. Teachers should check these letters for possible corrections.

G. Utilize the teacher made packet on The Business Letter; students can get practice comfortably at their own rate with this individualized study packet.

MATHEMATICS

LEVEL III

* *Example:*

3-Piece Bedroom Set
1/3 O66

15 Cu. Ft. Refrigerator
Freezer
¼ O66

I. Solving Simple Equations

Helpful Hints:

A. ABE teachers should teach the practical application of mathematics.

B. Have participants bring in information which they come into contact with during their daily routine. Use this information to make up problems that can be solved in class.

Uneducated adults often speak of "carrying charges," but very seldom have a complete understanding of what the term means. ABE teachers should explain this term and discuss with the participants the rate of interest often charged on installment buying.

C. Try to relate whatever you teach to the background of individual participants.*

Women may want to learn about shopping and cooking, while men may want to learn about buying automobiles and other things which may be related to their jobs.

D. Allow your class to become familiar with the operation of banks. Explain to them the procedure of opening a bank account, filling out the necessary forms and writing checks. Use actual bank forms and checks for practice.

E. The Consumer Education section of the Instructional Guide will be very beneficial in teaching mathematics for everyday life.

SECTION III

LEVELS I, II, and III

SOCIAL LIVING

I. Responsibilities and Rights as an American Citizen

Helpful Hints:

A. Teachers should, if possible, have a naturalized citizen visit the class. Have him to explain the process through which he became a citizen. Make sure that participants understand the difference between a naturalized and native born citizen. Emphasis should be placed on the fact that both type citizens possess the same rights.

B. The Community Resources chapter of the Instructional Guide can be meaningfully integrated at this point.

C. Participants should be familiarized with those local, state, and national agencies which exist for their benefit. If at all possible, individuals from different agencies should be asked to speak to your class, explaining the responsibility of their agencies, and how one may acquire help from these agencies.

D. Have students bring in newspaper stories of current events or report news events heard on radio or television. Conduct question and answer and/or discussion about the event.

E. Ask the ABE class to review the services which their community provides. Then ask them to give suggestions as to the means by which these services are paid for. When discussing taxes, teachers may have students to list the types of taxes they pay and how each is paid. At this time, it might be good to have a local tax official speak to the class

* *Example:*

These Services May Be:
- *Fire Protection*
- *Police Protection*
- *Utilities*
- *Recreation Facilities*
- *etc.*

concerning the amount and kinds of taxes levied by the local government. What do the taxes provide for the community? How are the taxes collected? *

Bring to class property tax forms and discuss proper ways of filling out the forms. Have the participants to list the types of services they pay for, and how each is paid.

F. Discuss with students the steps involved in registering to vote and actually placing a ballot, using ballot forms, etc. This can be correlated with spelling by using words such as vote, ballot, register, candidate, etc.

G. Participants should become familiar with the kinds of elections held and the offices voted for. Teachers should determine whether participants are eligible to vote and if they have voted. If at all possible, each class should set up mock elections, going through the campaign process, voting and office holding.

H. Prepare for your class a list of sources from which they might get help for certain problems. If possible have your class visit the local police and fire stations (if available). If this is not possible, ask representatives of these agencies to come to your class and discuss their jobs.

I. Remind your class that there is an allotted space in the telephone directory for the express purpose of listing emergency telephone numbers. The teacher may describe different kinds of emergencies in which help is required. Have participants tell what they would do in case of an emergency.

J. Participants should discuss the community in which they live, explaining what it involves and needs to include. Have them list the types of community clubs in their neighborhoods, and to which they belong. Teachers should emphasize the interrelationships of people and their participation in developing the best neighborhood possible.

K. Display charts showing the structure of local, state, and federal governments.

L. Provide brochures of literature of the various departments and agencies which

indicate the services available from their units to the people.

M. Use state tax guides to demonstrate the kinds of taxes which the state collects.

N. Have participants choose one of the departments in the state government and report to the class as much as he possibly can on its services.*

O. Provide participants with such documents as the Bill of Rights, and the Preamble to the Constitution of the United States. Have participants ask each other questions concerning these documents.

Although history is not particularly relevant to the ABE participant, it has its importance. It has been my experience that older adults have a special interest in the past, especially those events of which they are a part. Many of your ABE participants will be able to relate to events such as World War II, mass production, unions, etc.

* *Example:*

- *State Highway Dept.*
- *Education*
- *Mental Health*

It is the teacher's responsibility to take these events and show how they were instrumental in shaping present conditions.

P. Participants should prepare a list of national holidays which have historical significance. Those participants which are advanced in terms of ability may be given assignments to report to the class and tell what these dates commemorate.

Q. Display a large world map in the classroom. Teachers may draw small blank maps for each ABE participant and ask them to fill in the name of the country, state or town.

R. Some adults will talk at length concerning Vietnam, Korea, Watergate, Cambodia, and other places, but have very little knowledge of their location. Teachers should place special emphasis on such subjects.

S. Have participants pick out the names of different countries and places most often heard in the news and locate them on the map.

To discuss Black studies in Adult Basic Education classes is considered taboo by some ABE administrators and teachers. However, it is my opinion that such an undertaking will prove worthwhile, especially when dealing with the participants' attitudes.

There is no doubt that if an individual learns he is not totally responsible for his position in society, especially if that position is economically low, it will change his outlook on life, enhance his

aspirations, and provide him with new motivation.

1. Discuss the role of the Black man in America - past and present.

2. Ask participants to give personal experiences relating to their color.* If possible, have an authority on the subject to speak to your class.

Note: Be careful not to get your class hung-up on the question of racism. Try to keep the discussion geared toward a historical route.

* *Example:*

Failed to get a job because of race and/ or sex.

LEVELS I, II, and III

SCIENCE AND LIFE

I. Protecting Your Family's Health

Helpful Hints:

A. Participants should be cautioned concerning the advantage of buying nutritious food rather than cheap food.

B. Have participants to list the contents of their meals: breakfast, lunch, and dinner; if there are any omissions, they should be pointed out by the teacher.

C. Refer periodically to the chapter on Health Care in the Instructional Guide. Utilize the suggested learning experiences found there when appropriate.

D. Teachers should keep in mind that because of their limited resources, participants cannot purchase a large variety of food; therefore, those foods should be suggested that are less expensive, but contain the necessary ingredients for a balanced diet.

E. Participants should be taught the proper care of the eyes, ears, and teeth. The substitution of household items for cleansers, such as, using baking soda for toothpaste, deodorant, and soap should be emphasized.

F. Participants should be taught the usual procedure for personal body care.

* *Example:*

- *County Health Clinic*
- *Nursing Homes*
- *General Hospitals*
- *Mental Hospitals*

Discuss the procedures for entering.

G. Teachers may have participants exchange ideas as to proper cleaning procedures for the home, especially in the bathroom.

H. Participants may exchange ideas on the care of the yard and adjacent streets. It may also be suggested that as a community project, participants should form groups to participate in a community clean-up campaign.

II. Family First-Aid

Helpful Hints:

A. Students can contribute to the general health of themselves and others by:

1. Knowing health services available from governmental and non-governmental agencies.*

2. Improving and protecting the health of their families.

3. Participating in and contributing to healthful community practices.

B. Teachers should prepare a model first aid kit, or, if possible, secure a Red Cross First Aid Kit. Participants should be drilled on the content and use of the kit.

C. Participants should set up mock emergency situations, following through with simulated first aid training.

D. Have a nurse or doctor visit your class to discuss the do's and don't's concerning emergency first aid situations.

E. Provide some type of first aid manual to be used in classroom discussions.

III. Man In Space

Helpful Hints:

Because space exploration has become a subject of immense controversy, especially among rural adults, it has been included in the curriculum guide. Functional illiterates tend to have superstitious tendencies toward space exploration. Therefore, it is recommended that instructors make special efforts to explain clearly the scientific proof behind space exploration.

A. Teachers will probably run into such rebuttals as, "God didn't mean for us to go up there."

B. Teachers should not engage in debates with students. If controversy does occur, it would be wise for teachers to submit, for fear of alienating the student.

C. Teachers should ask ABE participants their opinions concerning space explorations. Such questions as, "Why do we spend so much money going to the moon when we spend so little to aid the poor?"*

IV. Environmental Protection

Helpful Hints:

A. Teachers should define pollution for ABE participants.

B. Emphasize the effects of allowing impurities to enter the air and how these impurities are detrimental to the general health of rural and urban people.

C. If possible, ask local forest rangers to speak to the class concerning the conservation of natural resources.

D. ABE participants may be asked to listen to TV and radio for pollution and natural resources announcements.

* *Example:*

The amount of money spent on the Space Program last year.

Please discuss.

E. Special emphasis should be place on the make-up of the earth.

F. ABE participants should have a clear understanding that the earth is made of layers of rocks and minerals.

EMPLOYMENT

LEVELS I, II, and III

I. Getting and Keeping a Job

Helpful Hints:

A. It should be explained to ABE participants that there are different jobs for different people. The fact should be noted that although it seems as though one is capable of doing a certain job, this is not always the case.

* *Example:*

Have participants discuss before the class their reasons for wanting to be Nurse Aide, Community Worker. Let them give advantages.

B. Emphasis should be placed on the fact that modesty may be the best policy when looking for a job.

C. Have ABE participants prepare self-evaluation forms and interact with fellow students. Ask them to discuss their vocational experiences and for what type of work they qualify.*

D. Emphasize the fact that good physical

health is imperative for certain types of work. Express the danger involved when one lies about his health condition. If possible, give examples of individuals having lied about their health, and having suffered later. Ask participants to express such experiences to the class.

E. Try to help participants understand the importance of realizing what they are capable of doing before looking for a job. Remember not to be insulting, but help them to realize their limitations and in as many cases as possible, allow them to discover their own limitations and abilities.

F. Participants should be made aware of those agencies that exist to render services to the unemployed. Proper names and addresses of private employers that ABE participants may contact should be given.

G. Have participants search the newspapers for possible employment opportunities. It should be noted that this section offers the opportunity for participants to use their newspaper skills.

H. Ask as many professional people as possible to talk with your class concerning job opportunities and the problems of the unemployed.

I. Express the fact that personal information, when applying for a job, should be prepared before the job interview. Make sure participants understand the fact that references should be notified in advance, and that social security numbers should be written from official government issued cards.

* *Example:*
- *Set up a role-playing situation utilizing students as interviewers and interviewees.*

- *Tape record sessions for discussion.*

J. When dealing with references, make sure students understand that relatives cannot be used as references, and names of references must be accompanied by occupational titles and addresses.

K. Provide application blanks for different type jobs, allow participants to fill out these applications to give them some knowledge as to what they will see later. This part of the lesson may be used in the handwriting, and reading skill section.

L. Participants may act out interviews, a short interview may be conducted before the class; and if possible, professional interviewers may be asked to visit the class to brief participants on the type questions they ask and their usual procedures.*

M. Conduct discussions on what should be done if an individual is successful in getting a job.

N. Have participants tell what steps they would take in planning for work. Give special attention to immediate things such as, child care, home responsibilities, clothing, transportation, etc.

O. Refer periodically to the Instructional Guide in the chapter on Vocational Planning.

P. Utilize the Seek-It Study Guide on Job Interviewing. This can be very effective for individualized study.

THE NEEDS OF EVERYDAY LIVING

LEVELS I, II, and III

I. Food and Nutrition

Helpful Hints:

A. Teachers should obtain brochures and posters on foods, things relating to a balanced diet, etc. from milk and other food industries. Discuss the various kinds of food and what each contributes toward the health of a person. *

> * *Example:*
>
> *The necessity for intake of:*
>
> - *Proteins*
> - *Carbohydrates*
> - *Minerals*

B. Demonstrations should be given on the preparation of surplus food. If possible, this information should be obtained from the local food stamp or commodity foods office.

C. Ask a home economics teacher to speak to your class concerning the preparation of surplus food, and any other food tips she might be able to give.

D. Discuss with the class persistency in eating breakfast, lunch and dinner. Have participants discuss the number of meals they eat each day; ask them to relate or to discuss which they feel is the most important meal of the day. If conditions are conducive, have participants prepare meals during class, with emphasis on nutrition, taste and balance.

E. Have ABE students to discuss the relationship of chewing to digestion. Leave with them the idea that proper chewing habits are aids to better health.

F. In attempting to make relevant what participants have already learned, make a word list for spelling and vocabulary using words from the section on nutrition. Teachers may suggest that students prepare recipe books, using commodity and low cost foods.

G. It should be emphasized that often times the most expensive food is not the most nutritious. Ask participants to discuss their monthly food bill and compare with other members of the group. If there are unusual cases, teachers should go over them, pointing out how certain things could be eliminated or improved.

H. Discuss with students the proper methods of canning and freezing food. This would be a good time to utilize a resource person from the local Co-op Extension Service.

I. Many times, people buy one type food for lack of knowledge that there are less expensive substitutes which are just as

nutritious. Therefore, participants should be made aware of these food substitutes.

J. If possible, take your class to the local supermarket. Compare the contents of less expensive foods with that of higher priced foods.

K. ABE participants should be made aware of the food distribution and food stamp programs. Extra measures should be taken to provide all details concerning merchant participation in the food stamp program. Familiarize participants with the applications for the programs.

L. Correlate writing legibility skills in the filling out of applications for food stamps.*

* *Example:*

- *Secure applications for Food Stamps and Food Distribution Participation.*
- *Discuss use and abuse of Food Stamps and Food Distribution Program.*

II. Clothing

Helpful Hints:

A. Discuss with participants the importance of different type clothing for different

seasons of the year. Although style is of little importance, participants should be made aware of what is considered appropriate for different occasions.

B. Have participants discuss clothing in relation to the family budget: What share of the budget should be allotted for clothing?

C. Discuss with participants the importance of reading labels and tags on garments. Let the buyer beware.

D. Participants should discuss ways of making clothing go further, such as swapping, barter, hand-me-downs, etc. There are many clothing fads that waste clothing dollars; participants should be made aware of these fads and taught to guard against them.

E. Discuss with your students the best ways of storing clothes that are not being used.

F. Have resource persons from local department stores speak to your class concerning the proper selection of clothing for quality and economy. If store personnel is unable to visit with your class, maybe a field trip to a department store can be arranged.

G. Have ABE participants to look through mail order catalogs, magazines, etc. to point out and discuss the different clothing for different seasons and occasions.

H. Discuss with students the advantage in making their own clothing. Prepare charts showing the cost of materials in comparison

* Example:

- Faulty Electrical Wiring
- Lack of Clean Running Water
- Lack of Adequate Restroom Facilities

to ready-made garments.

I. Stress the importance of knowing how to sew. Have students who know how to sew give classroom demonstrations of the easy steps to follow in making and mending garments.

III. Shelter

Helpful Hints:

A. Discuss with your class some inadequate housing conditions that exist in the area.* Discuss with them the considered maximum rent for their type of housing. Too often disadvantaged individuals are cheated because they believe that all men are honest.

B. Discuss with your class the possibility of buying a home through Farmers and Home Administration (FHA), Self-Help Housing, or some other government housing subsidy program. Invite a resource person from FHA to visit with your class and discuss with them the possibility of their

becoming home owners.

C. Have participants discuss cleaning and sanitary practices, especially in the kitchen and bathroom. Provide the class members with the opportunity to suggest some of their cleaning habits with the yard, giving decorative ideas for the inside of the home and other valuable information.

D. Provide students with the opportunity to discuss the major factors one should consider in choosing a home, year round cost, financing, up-keep, location and transportation.

E. Have participants discuss the role of children in taking care of the home, its up-keep and repairs.

F. In as many cases as possible, professional housing agents should be invited to class to discuss zoning, local planning and other problems regarding housing.

G. Home economists, industrial arts teachers may be invited to class to discuss free and inexpensive material in home furnishing and repair.

H. ABE participants should be made aware of those local, state and national agencies whose chief responsibility is helping people with housing problems. Representatives of these agencies should be asked to speak to the class concerning their program, qualifications, application procedures, etc. Application blanks should be acquired from these agencies and used

in the writing, reading and the "getting and keeping a job" sections.

I. Have students to discuss the type of furniture in their households. Teachers may be able to pinpoint how money could be or could have been saved in purchasing furniture items. Be sure and call this to the attention of the ABE participant.*

* *Example:*

- *Kitchen Furniture*
- *Bedroom Furniture*
- *Dining Room Furniture*

IV. Health and Safety

Helpful Hints:

A. Have your ABE students discuss pregnancy and all of the ramifications thereof. Emphasize the importance of seeing a physician as early and as regularly as necessary.

B. Discuss with your students venereal diseases, contraceptives and the danger of thirty minute abortions. If possible, invite public health nurses, doctors and other health personnel to visit your class and discuss the above facets of health.

C. ABE participants should be made aware of community resources for physical and mental health care. Have participants to tell about past medical experiences and how their lack of knowledge was detrimental to their recovery.

D. List symptoms of common diseases, give them to students for home study and/or classroom discussion. Have students set up a mock hospital, playing different roles in hopes of learning symptoms of the diseases.

E. Ask the local fire department or civil defense representatives to speak to your class concerning fire safety. If this is not possible, maybe pamphlets concerning fire safety can be secured from other sources for classroom discussions.

F. Utilize the chapter on Health in the Instructional Guide when teaching this section.

V. Social Security

Helpful Hints:

A. Have your students discuss their social security card, its purpose, how it helps them, etc. Those who do not have cards, instruct them in the procedures of acquiring one. Applications may be secured from the local social security office; distribute them to those students who do not have social security cards; have them fill them out under your supervision.

B. Discuss with your students the different benefits received from social security. Make them aware of the fact that they help provide the funds for social security, and are therefore, entitled to its benefits.

C. Emphasize the fact that as a worker, the student should check with his social security office to make sure his social security number is registered so that he can get proper credit for his earnings.

D. Perhaps, many of your ABE participants are domestic workers, gardeners, etc. Discuss with these students their obligations to social security. It should be emphasized that domestic workers who earn $150 or more in cash in a calendar quarter, social security contributions must be paid by the employer.*

* *Example:*

Three months equal one calendar quarter.

Four calendar quarters in one calendar year.

E. If possible, have a social security representative come in to talk with your class explaining his job and his capability of serving them. Your local social

security office will be able to provide volumes of information relating to questions usually asked by citizens. This information should be perused by ABE instructors and anything helpful should be used in the classroom.

It should be noted that this section is ideal for practicing reading and arithmetic skills.

F. The Instructional Guide contains a section Social Security in the Vocational Planning chapter that can be helpful in teaching this section.

TIPS FOR THE CONSUMER

* *Example: See Page 69*

- *90 Day Charge*
- *Revolving Charge*
- *No Down Payment*

I. Being Aware of Tips

Helpful Hints:

A. The Instructional Guide contains a chapter on Consumer Education that will be a tremendous asset when dealing with Consumer Tips.

B. ABE participants should be instructed as to the importance of reading tags and labels. Prepare a chart of tags and labels; discuss them with the students.

C. Bring to class a mail-order catalog, and discuss the different types of clothing and household items to look for when judging value.

D. Discuss with ABE participants the different types of materials and the values of each.

E. Express the importance of not buying the first time. Emphasize the fact that

there are other stores, all competing for their money, therefore, they should shop around, look for and take the best deal.

F. If possible, prepare several cuts of material; display them in the classroom; have students discuss their quality in regard to value.

G. Discuss with your class the importance of using advertisements as a guide to better buying. Have participants locate sale ads in newspapers, magazines, etc. and report on them in class.

H. Bring to class as many consumer publications as possible; distribute them to the class and have students give their opinions.

I. Discuss the different kinds of stores to give students some ideas of where to look for desired goods. Make them aware of discount stores, trading posts, unclaimed freight, and other such stores.

J. Discuss with students the advantages and disadvantages of installment buying. Discuss with them the bad habit of "more credit than income". Emphasize late charges and service charges on installment buying and by all means, discuss sale taxes - local and state where appropriate.*

K. Ask students whether or not they have ever been involved in drawing up a contract, loan, mortgage or deed. If so, ask them to explain their role. Students should discuss these agreements as they relate to their own experiences.

L. Discuss with your students what is meant by interest rate. Set up a small in-class bank; go through the loan procedure, placing special emphasis on the interest rate, savings and time deposit and mortgages.

M. Have students discuss their personal experiences with making loans: monthly payments, contact with collection agents and loan renewals.

N. Ask the local banker, bank cashier or anyone associated with finance to speak to your class concerning the types of loans available, legal aspects of mortgages and deeds.

* *Examples:*

- *Life Insurance*
- *Auto Insurance*
- *Home Owners and Non-Home Owners Insurance*
- *Health Insurance*

O. Discuss with your ABE participants the different types of insurance. Emphasize the possibility of being over and under covered with insurance. If possible, have an insurance representative speak to your class concerning the different types of insurance coverage and how insurance can best serve their needs.*

P. Ask students to list the types of licenses they have and give the purpose of each. If participants have been driving, fishing, hunting, etc. without licenses, explain to them the consequences of such.

If your students qualify and would like to apply for certain licenses, secure proper applications for them or explain how they may be secured.

SUBJECT INDEX

Being aware of tips 68

Clothing (Levels I, II and III) 60
Comprehension (Level I) 20

Developing locational skills (Level I) 19
Developing one's ability to speak
(Level I) 23
Developing skills of organization
(Level I) 21
Developing the ability to write
(Level I) 23

Environmental protection (Level III) 52
Extending the ability to speak
(Level II) 32
Extending the ability to speak
(Level III) 39

Family first-aid (Levels I, II and III) 50
Food and nutrition
(Levels I, II and III) 58

Getting and keeping a job
(Levels I, II and III) 54
Grammar (Level I) 25

Health and safety (Levels I, II and III) ... 64

Learning about numbers (Level I) 26
Listen (Level I) 23
Listening (Level II) 24

Man in space 51
Mathematics in everyday life (Level II) 35

Practical use of reading skills (Level I) ... 21
Protecting your family health
(Levels I, II and III) 49

Reading for self-improvement (Level III) 37
Responsibilities and rights as an American
Citizen (Levels I, II and III) 43

Shelter (Levels I, II and III) 62
Social security (Levels I, II and III) 65
Solving simple equations (Level III) 40
Spelling (Level I) 25

The physical aspect of reading (Level II) ... 29

Word recognition (Level I) 19

CE 007 153